

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----X
In re:

Chapter 13

Case No. 18-22940 (RDD)

Douglas Kramer

Debtor(s).

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DEBTOR LOSS MITIGATION AFFIDAVIT

STATE OF NEW YORK)
)ss.:

COUNTY OF WESTCHESTER)

I, Articia Hendricks, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in
Westchester, New York.

On March 12, 2020, I served a true and completed copy of the documents requested upon
the following parties via (first class mail, facsimile or email) Jonathan Schwalb, Esq. at the
following addresses jschwalb@friedmanvartolo.com; including the following documents:

☐ A copy of the Debtor's¹ two (2) most recent federal income tax returns;

☐ A copy of the Debtor's last two (2) paycheck stubs, proof of social security
income, pensions, or any other income received by the Debtor;

Or, if Debtor is self-employed:

☐ A copy of the Debtor's business' two (2) most recent months' profit and loss
statements, setting forth a breakdown of the monthly business income and expenses for *[the
months of]*;

☐ A copy of the mortgagee's completed financial worksheet;

☐ Proof of second/third party income by affidavit of the party, including the party's
last two (2) paycheck stubs,

☒ Other (please specify)

- Request for Mortgage Assistance,
- Hardship Affidavit,

¹ Unless otherwise provided herein, all capitalized terms are defined in the Southern District of New York's Loss
Mitigation Program Procedures. The Loss Mitigation Program Procedures' definition of "Debtor" includes joint
debtors.

- Financial Analysis Worksheet,
- Homeowner's Insurance Policy.

Dated: White Plains, New York
March 13, 2020

/s/ Articia Hendricks

Articia Hendricks

Sworn before me on this
13th day of March 2020

/s/ Melissa Showers

Melissa Showers

Notary Public, State of New York

Registration No. 01SH6390740

Qualified in Westchester County

Commission Expires April 22, 2023